

Amendments to the Abstract

Please replace the Abstract with the following amended Abstract:

A system and method for selecting a form for crediting a payee making a payment by a payment service provider are disclosed. A request to pay a payee on behalf of a ~~payor~~ payer is received. A form for crediting the payee is then selected based at least in part on at least one of a comparison of a payer account number associated with the payor and the payee to a merchant account scheme and a comparison of a payment amount associated with the received request to a merchant credit limit. ~~The request is then processed to determine a risk associated with making the payment on behalf of the payor. A payment method is selected based upon the determined risk. Then, a payment is directed to the payee. The~~ A payment is then directed to the payee in accordance with the selected form for crediting, based upon the determined risk.